

EXHIBIT 15

Message

From: Reimers, Kara E [/O=WELLS FARGO & CO./OU=WFB1/CN=RECIPIENTS/CN=REIMERSKE]
Sent: 4/19/2018 4:44:14 PM
To: Thompson, Jill L [/O=Wells Fargo & Co./OU=WFB1/cn=Recipients/cn=ThompsoJL]
CC: Depino, Jason A. [/O=Wells Fargo & Co./OU=WFB1/cn=Recipients/cn=jadepin]
Subject: FW: HPA Meeting Notes 2_16_2018

Jill – FYI below. Jay – this is the email I was talking about on the call.

From: Vashistha, Jeetendra
Sent: Friday, March 02, 2018 2:41 PM
To: Reimers, Kara E; Nichols, Nicole L.; McKone, Pam; Pemble, Heather
Cc: Gupta, Jyoti
Subject: RE: HPA Meeting Notes 2_16_2018

Kara,

I will get back to you soon on this.

Thanks and Regards,
Jeet

[Jeetendra Vashistha, PMP]

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Jeetendra.Vashistha@wellsfargo.com

From: Reimers, Kara E
Sent: Friday, March 02, 2018 9:44 AM
To: Vashistha, Jeetendra; Nichols, Nicole L.; McKone, Pam; Pemble, Heather
Cc: Gupta, Jyoti
Subject: RE: HPA Meeting Notes 2_16_2018

Jeet,

I have a follow up question on the State Fee Matrix code in the HPA. We know this code was present in the trial decision run. Was it also present in the final mod run? It is our impression that at final modification this code was not present and Settlement manually requested and calculated the amount of attorney fees due.

Can you review for me and let me know what you find? Please let me know if you need additional clarity in what I am looking for.

Thank you!

Kara

From: Vashistha, Jeetendra
Sent: Thursday, February 22, 2018 1:37 PM
To: Reimers, Kara E; Nichols, Nicole L.; McKone, Pam; Pemble, Heather
Cc: Gupta, Jyoti
Subject: RE: HPA Meeting Notes 2_16_2018



Hi Kara,

Please find below the findings based on the code

- how specific fees were and are pulled into the HPA tool, including Other Fees, RECO Fees and Pending Attorney Fees – I would like to understand what is included in the other fees vs RECO fees primarily
 - o Are Foreclosure Attorney Fees only in the RECO fees or could they be in the Other fees also?

Jeet : HPA doesn't pull or store Foreclosure Attorney Fee. I am not sure how this fee is treated in MSP fee values. Business should be able to answer that if this is already included in Reco fee or other fees. As I mentioned in the call we used to have the State Attorney fees pulling from the database (was stored as XML) which was made to zero for each state.
For final: we have a user input for pending attorney fee which is included in reco fee.

HPA pulls

Other fees: from DLQ1 screen as shown below in Msp screenshot.

```

0114008048      QX  D E L I N Q U E N C Y  OWNR n/a 02/20/
11  F.H.A.      PER/CLS/OFF  F/00/PR AGE: 8Y 2M 1R: 5.37
DUE( 5)      2,639.95  DUE 10/01/17( )(12/14)  ASSUM:      ACQ
LATE CHRG      168.96  PAYMT      527.99 P: 85796 S HAPPY LEAF
BAD CK FEES      .00  L/C AMT      21.12  DALTON GA 30721
OTHER FEES      .00  PAYMT + LC      549.11 M:
TOT DUE      2,808.91  PRIN BAL      56,558.77
SUSPENSE      .00  P&I      362.88  85796 S HAPPY LEA
NET DUE      2,808.91  DLQ 9 TIME PAY 46 DAY  DALTON GA 30721
C/S 098  LUCRETIA S TAM      C CELL      414-425-2
C/D 03/14

IMD,N - - - - - * ADDITIONAL MESSAGES *
--SPOC--
PENDING PAYOFF AS OF 02/05/18 QUOTED 02/01/18 BY MJO
COM2 - - - - - * COMMENTS *
DATE  USR      CONTACT RESPONSE REASON RECALL
022018 (DU <DEMAND NOT SENT DUE FC STATUS = A      >
021218 (DU <DEMAND NOT SENT DUE FC STATUS = A      >
020918 (DU <DEMAND NOT SENT DUE FC STATUS = A      >
020718 (DU <DEMAND NOT SENT DUE LAST LETTER DATE WITHIN 365 DAY>
020518 09~ <BORROWER WAS UNABLE TO CONTINUE WITH THE CALL.      >

```

RECO Fees: from P195


```

P195 LN 0535708325      F O R E C L O S U R E   A C C O
NAME TG KINGSLAN INV LN H24-019-3496605      DUE 04-01-
BR DM MAN 5 P-TYPE 1 INT .0825000 FIRST PB      48,325.

```

PROPERTY	656799 N WHITE DALE ROW	FORECLOSURE ST
ADDRESS	BALTIMORE	MD 21206


```

BALANCES
ESCROW      .00 RES ESCROW      .00
ADVANCE    1132.98 REPL RES      .00

```

TAX	HAZARD	MIP/PMI	FORECLOSURE
ADVANCE	ADVANCE	ADVANCE	ADVANCE
2530.40	.00	.00	.00

MTGR RECOVERABLE	NON RECOVERABLE	3RD RECOVERABLE
CORP ADVANCE	CORP ADVANCE	CORP ADVANCE
680.00	3702.19	45.00


```

FIRST CORP. ADVANCE 12-08-97
LAST CORP. ADVANCE 08-16-17

```



```

PLEASE ENTER NEXT TRANSACTION      PXXX0535708325

```

o Historically, what has been the behavior back to the beginning of HPA (2010)? Could there be attorney foreclosure fees in any of these other Fee fields and if so, what were the time frames for that?

Jeet : I checked the history in our source code so couldn't find anything in this regards.

- detail on the state foreclosure attorney fees and cost matrix that was removed from the HPA in 10/2015? Including when it was implemented into the HPA, was it for all investors and the specific table that was used so I can utilize that same dollar amount per state to determine impact.
- o Also need this historically, meaning the amounts that were utilized out of the fee matrix during the time that it was used?

Jeet : Here is the matrix for state fee for each state before 2015. I could go back until 2011 and this is the value I saw in code. I also couldn't find any history of any value being changed for any state until 2015.

AK = \$2847, AL = \$1617, AR = \$3718, AZ = \$2364, CA = \$2140,
CO = \$3126, CT = \$4329, DC = \$7186, DE = \$2847, FL = \$2758,
GA = \$1605, HI = \$2847, IA = \$2847, ID = \$2847, IL = \$4145,
IN = \$2564, KS = \$2847, KY = \$6760, LA = \$6286, MA = \$5982,
MD = \$4739, ME = \$2847, MI = \$1932, MN = \$3124,

MO = \$1930, MS = \$1438, MT = \$2847, NC = \$2438, ND = \$2847,
NE = \$2847, NH = \$5674, NJ = \$4674, NM = \$2762,
NV = \$2790, NY = \$6021, OH = \$5940, OK = \$3460,
OR = \$2022, PA = \$6406, PR = \$2847, RI = \$6080,
SC = \$4406, SD = \$2847, TN = \$2278, TX = \$1615,
UT = \$2847, VA = \$3110, VT = \$2847, WA = \$3038,
WI = \$2626, WV = \$1821, WY = \$2847

Default fee was : \$ 2847 (If none of these states found)

After 2015 we have updated the code and now value for each state is 0.

o Where would SDA see the state fee's inserted into the HPA database?

Possibly stored as an attorney fee column within the fee table, but may have been stored into a greater population of data

Jeet: We used to store this state attorney fees for all Non VA loans in AttorneyFees column in [CapitalizationInput] for each BatchId (ClientLoanId column).

Currently, we have Attorney fee + RECO (some time attorney fee only) Fees user input for some of the waterfalls and the value is stored in this column.

Hope this helps. If you have additional question, please feel free to send to me.

Thanks and Regards,
Jeet

[Jeetendra Vashistha, PMP]

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Jeetendra.Vashistha@wellsfargo.com

From: Reimers, Kara E

Sent: Friday, February 16, 2018 10:54 AM

To: Gupta, Jyoti; Nichols, Nicole L.; Vashistha, Jeetendra; McKone, Pam; Pemble, Heather

Subject: HPA Meeting Notes 2_16_2018

HPA Meeting Notes 2_16_2018

Friday, February 16, 2018
10:30 AM

Attendees: Pam, Nicole, Kara, Jeetendra

- how specific fees were and are pulled into the HPA tool, including Other Fees, RECO Fees and Pending Attorney Fees – I would like to understand what is included in the other fees vs RECO fees primarily
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- Historically, what has been the behavior back to the beginning of HPA (2010)? Could there be attorney foreclosure fees in any of these other Fee fields and if so, what were the time frames for that?
- detail on the state foreclosure attorney fees and cost matrix that was removed from the HPA in 10/2015? Including when it was implemented into the HPA, was it for all investors and the specific table that was used so I can utilize that same dollar amount per state to determine impact.
- Also need this historically, meaning the amounts that were utilized out of the fee matrix during the time that it was used?
- Where would SDA see the state fee's inserted into the HPA database?
Possibly stored as an attorney fee column within the fee table, but may have been stored into a greater population of data.
- Next steps: Jeetendra will follow up with the team by Wednesday with what he is able to find and follow up with Pam or Kara on any questions.

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